

<b>Information to identify the case:</b>		
Debtor 1	Scott D. Mooney	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 17-28615-MBK		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D. Mooney

11/14/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott D. Mooney  
Debtor

Case No. 17-28615-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 14, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Scott D. Mooney, 111 Neptune Avenue, Neptune, NJ 07753-6352
cr	+ U.S. Bank Trust, N.A., as Trustee for LSF9 Master, Stern & Eisenberg, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517065276	Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
517065277	Chase Mortgage, PO Box 78035, Phoenix, AZ 85062-8035
517065281	NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127
517106304	New York State Dept., Taxation and Finance, P.O. Box 5300, Albany, NY 12205-0300
517772116	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
517065282	+ Stern & Eisenberg ATT: John M. Kolesnik, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 14 2022 22:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 14 2022 22:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517128390	EDI: PHINAMERI.COM	Nov 15 2022 03:08:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517156964	+ EDI: PHINAMERI.COM	Nov 15 2022 03:08:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
517080156	+ EDI: AISACG.COM	Nov 15 2022 03:08:00	Capital One Auto Finance c/o AIS Portfolio Service, d/b/a Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517078274	+ EDI: AISACG.COM	Nov 15 2022 03:08:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
517065278	EDI: PHINAMERI.COM	Nov 15 2022 03:08:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
517065279	EDI: IRS.COM	Nov 15 2022 03:08:00	Internal Revenue Service, Fresno, CA 93888-0419
517168026	EDI: JEFFERSONCAP.COM	Nov 15 2022 03:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519215383	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 14 2022 22:16:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,
519215382	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 14 2022 22:16:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517065284	Email/Text: EBN@Mohela.com		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 14, 2022

Form ID: 3180W

Total Noticed: 27

517219324	EDI: PRA.COM	Nov 14 2022 22:15:00	US Department of Education, c/o MOHELA, PO Box 105347, Atlanta, GA 30353-5347
517065280	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 15 2022 03:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517066809	+ EDI: RMSC.COM	Nov 14 2022 22:15:00	NJ Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-1018
517220287	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 15 2022 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517065283	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 14 2022 22:16:00	U.S. Bank Trust, N.A., Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
517363515	Email/Text: EDBKNotices@ecmc.org	Nov 14 2022 22:16:00	US Bank Trust, NA as Trustee for LSF9, Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
517171296	+ EDI: AIS.COM	Nov 14 2022 22:15:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
		Nov 15 2022 03:08:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517085493	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust ajennings@raslg.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Recd: Nov 14, 2022

Form ID: 3180W

Total Noticed: 27

Brian C. Nicholas

on behalf of Creditor LSF9 Master Participation Trust bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor LSF9 Master Participation Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Kevin M. Butterly

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust kbutterly@moodklaw.com

Mark A. Steinberg

on behalf of Debtor Scott D. Mooney msteinb517@aol.com a.mr73712@notify.bestcase.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust smncina@raslg.com

Steven P. Kelly

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Valerie A. Hamilton

on behalf of Creditor State of New Jersey Valerie.Hamilton@law.njoag.gov

TOTAL: 11